UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:	Case No.:	18-19439
SHEILA A. DIZENZO	Judge:	ABA
	Chapter:	13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1.   ☒ Motion for Relief from the Automatic Stay filed by <u>U.S. Bank Trust National Asso</u> ,
      creditor,

      A hearing has been scheduled for _____<u>August 9, 2022</u>_____, at <u>10:00 am</u> .

      ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

      A hearing has been scheduled for _____, at _____.

      ☐ Certification of Default filed by _____.

      I am requesting a hearing be scheduled on this matter.

2.   I oppose the above matter for the following reasons **(choose one)**:

      ☐ Payments have been made in the amount of $ _____, but have not

      been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows **(explain your answer)**:

As a bus driver, I was out of work for roughly 9 months due to COVID-19. Soon
before returning to work, I had a knee injury that made driving a bus impossible
until November 2021. I would like to try to work out a repayment arrangement
with the Creditor.

☐ Other **(explain your answer)**:

3.   This certification is being made in an effort to resolve the issues raised in the certification
of default or motion.

4.   I certify under penalty of perjury that the above is true.

Date: ⁊-13-2022

Debtor's Signature

Date: _____

_____
Debtor's Signature

NOTES:

1.   Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the *Chapter*
13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in
opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to
Dismiss.

2.   Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13
Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of
Default.

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